

Wedding Planning on a Budget



A GUIDE FOR THE BUDGET-SAVVY COUPLE



Gone are the days when the bride's parents were solely responsible for the wedding invoices. Today, it is becoming more common for engaged couples to take on the hefty price of saying 'I do'. **With the average cost of a wedding in the United States now estimated at \$26,645 (costofwedding.com)**, soon-to-be newlyweds are getting more creative with wedding planning on a budget. This guide offers money-saving tips and planning tricks including what you should do first, major items to budget for, resources, budgeting tools, and more! You don't have to break the bank to have a dream wedding; you just need to get creative and plan responsibly.

You're Engaged! Now What?

Congrats! You are engaged. You've got a million things to do but before you dive straight into wedding planning mayhem, here's a high-level outline of what you should tackle first.

- TELL YOUR FAMILY AND FRIENDS
- SET A BUDGET AMOUNT
- FIND OUT WHO'S HELPING AND HOW MUCH
- START YOUR GUEST LIST
- DECIDE IF YOU NEED A WEDDING PLANNER
- CHOOSE A LOCATION/VENUE(S)
- PICK A DATE OR TWO SO YOU HAVE BACKUP
- REGISTER SO YOU CAN RECEIVE GIFTS NOW

THEN IT'S ALL ABOUT DETAILS, DETAILS, DETAILS!

Big Items to Budget For

As you're discussing your budget and how much you are willing to spend on the big day, be sure to include the following expenses. These are the items that will likely put the largest dent in your wedding day fund.



VENUE(S)

ceremony and reception



FULL-SERVICE CATERING

food, alcohol, tables, and chairs



INVITATIONS

envelopes, postage, and RSVPs



FLOWERS & DECOR

bouquets, boutineers, and decor



PHOTOGRAPHER

hours and shooters



WEDDING PLANNER

planning and day-of coordination



ATTIRE

bride and groom



DJ

hours and equipment



The honeymoon and wedding bands are separate from wedding day expenses but should be considered with your budgeting plans as these can also have significant costs.

Forgotten Wedding Costs

While focused on budgeting for the major wedding expenses (above), many couples forget to save for the not-so-obvious costs. Here is a list of some top items you'll want to remember when allocating your wedding finances.

- Engagement party
- Proposing to bridesmaids
- Save the dates
- Bachelor/bachelorette parties
- Marriage license
- Beauty treatments and trials
- Destination wedding travel expenses
- Hotel and meals for night before/day of
- Alterations, undergarments, and accessories
- Transportation for bridal party and guests
- Unexpected guests
- Gifts for wedding party and family
- Favors for guests
- Meals and seating for vendors
- Lighting and decor beyond flowers
- Backup plan for outdoor wedding

Money-Saving Tips and Tricks

Weddings are expensive and it can be difficult to stick to a strict budget. The following wedding planning hacks can help cut costs so you can stay within budget and still have everything you want on your wedding day.



Book an off-date for your wedding day. Off-season weddings in winter and late summer, as well as weekdays, tend to be less expensive.



Get married and party in the same place. When you have your ceremony and reception at one location, you will save on venue costs.



Be smart planning your schedule on the day of the wedding so you can avoid additional vendor fees for unnecessary time commitments.



DIY when you can and save money on items like save the dates (postcards reduce envelope and postage costs), table decor, and favors.



Create a wedding website so you don't have to include RSVPs, reception, and direction cards in your invitations. You can also skip the printed program.



Keep your guest list in check by only inviting your closest friends and family. It's ok to be ruthless when it comes to the head count.



Find a venue that allows BYOB. Alcohol is expensive. If you don't want a cash bar with limited options, find a venue where guests can BYOB.



You do not have to invite "plus ones." It's a nice gesture to invite your single friends/family and allow them to bring a date, but it's not required.



Choose flowers that are inseason and keep it simple. Splurge on the bridal bouquet but use an elegant filler flower for bridesmaids and decor.



Skip the cake and serve your favorite dessert instead. Donuts, brownies, and cookies can be bought in bulk and tend to be cheaper than a 3-tier cake.



Choose your closest pals and don't worry about selecting an even number of bridesmaids and groomsmen just for symmetry at the ceremony.



Tap into talented friends who may be an ordained minister, photographer, or designer. They might offer services at a discount or in lieu of a gift.



Shop around for expensive services like a photographer, DJ, caterer, or florist. The more information you have, the better you can compare prices.



Wait for sales around big holidays or shop last season's styles to get major savings on items like bridal attire (dress, shoes, and accessories).



Borrow something from someone you love. Borrowing a veil, jewelry, or cuff links not only saves money but has a greater meaning.



Find a rookie. If you're looking for a talented photographer or violinist, find someone who hasn't had a chance to make a name for themselves yet.



Forgo the limo to shuttle the bridal party and families back and forth between locations. Save hundreds by borrowing friends' SUVs.



Don't register for gifts. Instead, ask your guests to contribute to your honeymoon fund or help you buy your first home.

Avoid These Mistakes

Planning for your wedding is an exciting time and it's easy to get lost in all that excitement as you're making decisions. To avoid any unintentional over-spending or additional fees, don't make these wedding planning mistakes.

PLANNING BEFORE BUDGETING

Making plans before setting a budget can result in over-spending. Be sure to nail down your wedding budget before you book any vendors or purchase any expensive items.

BOOKING A VENUE FIRST

Booking a venue is one of the first priorities you should tackle but before you do this, you need to have an idea of how many guests will be attending your wedding.

WAITING TO ORDER ATTIRE

When it comes to choosing the bride and grooms attire, make sure you leave plenty of time to spare. Not giving yourself a generous timeline will result in expensive rush fees.

Wedding Planning Resources

There are numerous blogs, magazines, social media accounts, and more that can simplify the wedding planning process. The following resources help you track spending, follow a timeline, and provide plenty of inspiration.

BUDGETING

- weddingwire.com
- theknot.com
- marthastewartweddings.com

MOBILE APPS

- WeddingHappy Wedding Planner
- Style Me Pretty
- The Knot Wedding Planner
- Lovely Virtual Wedding Planner
- Wedding Planner by WeddingWire
- Wedding Budget Calculator

INSPIRATION

- brides.com
- rusticweddingchic.com
- thebudgetsavvybride.com
- marthastewartweddings.com
- stylemepretty.com
- weddingchicks.com
- 100layercake.com/blog
- somethingturquoise.com
- theknot.com
- ruffledblog.com
- weddingwire.com
- onewed.com/blog



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